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Subject: SMART NEWS MAY - JULY 2012



SMART NEWS

May-July 2012

A Bi-monthly eBulletin of the Massachusetts Deferred Compensation SMART Plan

Highlights of this issue include:

- Message from the Executive Director; Deferred Compensation
- Join the SMART Plan: Online Access
- Your Award Winning SMART Plan
- SMART Plan Word Search
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- Plan Participant Testimonial
- Send Us Your Feedback

Message from the Executive Director, Deferred Compensation

As the Massachusetts Deferred Compensation SMART Plan continues our campaign to educate participants on the critical role asset allocation plays in portfolio performance, I am pleased to announce that as of June 1, 2012 we moved to a "Plain Label" branding of the Plan's investment options.

This initiative helps focus attention on each fund's investment strategy when constructing asset allocations that meet individual risk appetites. It is important to note that this initiative is a *re-branding*; all of the underlying investment options will remain the same. Participants may view each fund's underlying manager(s) via our Plan website, quarterly statements and fund overviews.

We are committed to helping all of our participants succeed in reaching their retirement goals. Constructing a diversified portfolio using an asset allocation strategy that balances a participant's long-term savings goals is a critical first step on that journey.

David Lynch, Executive Director

The New SMART Plan Website

On April 18, The Massachusetts Deferred Compensation department launched its newly redesigned SMART Plan website (www.masssmart.com). The new site boasts multiple tools and features, reflecting our desire to create a simple and intuitive experience for our users. The range of upgrades and enhancements includes the following:

Easy to navigate - The site's design streamlines access to the most used tools and information.

Easy to understand - The new site makes it easier to be an informed investor. It provides a calculator to show how retirement contributions affect your paycheck, as well as a quick online tutorial on investment fundamentals.

Easier to "Do-it-Yourself" - We have made it easier for you to update your account, add or change a beneficiary, change your payroll deferral amount – or tailor your search – and get your results faster.

Got questions? We've got answers.

Visit our website at www.mass.gov/smartplan to try out the new features and updates and learn more about these exciting changes. Or call our Customer Service Center at (877) 457-1900 to speak with a Plan representative.

Join the Massachusetts Deferred Compensation SMART Plan today!

Whether you've been employed for years or are a new state or municipal employee, put the Massachusetts Deferred Compensation SMART Plan to work for you. Enroll online at www.mass.gov/smartplan or call (877) 457-1900 to speak with a Plan representative.

The Massachusetts Deferred Compensation SMART Plan

SMART Plan Enhancement: Plain Label Branding

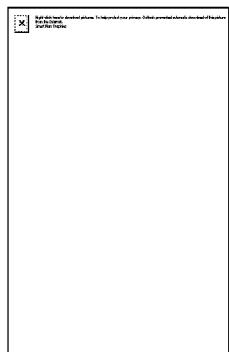
Effective June 1, 2012, the SMART Plan moved to a "Plain Label" branding for all investment options. The Plan assigned customized fund names to all SMART Plan investment options that reflect each fund's specific investment strategy. Studies have shown that up to 90% of a participant's portfolio return is directly related to asset allocation. Having the right mix of investment options across stocks, bonds and cash equivalents can have a significant impact on a portfolio's return.

Our "Plain Label" initiative helps participants focus on each fund's investment strategy. By focusing attention on the investment strategy of the fund options, participants will be better equipped to design asset allocation strategies to meet long-term investment goals given individual risk tolerances.

For more information, visit the DC website www.mass-smart.com to access and read current information about the SMART Plan enhancement. Additionally, SMART Plan representatives are available at (877) 457-1900 to answer any additional questions you may have regarding this initiative.

Your Award Winning SMART Plan Program

Last month, The Massachusetts Deferred Compensation SMART Plan received some significant recognition from the Hermes Creative Awards, as a result of our collective efforts for our website design and the Treasurer's SMART Plan Testimonial Video.



The SMART Plan won awards in the following categories:

- **Hermes Platinum:** SMART Plan Redesigned Website
- **Hermes Gold:** Testimonial Campaign
- **Hermes Gold:** SMART Plan Testimonial Video
- **Hermes Honorable Mention:** SMART Plan Newsletter
- **Hermes Honorable Mention:** SMART Plan Testimonial Video

We offer our continued thanks and appreciation to each of you for your tremendous involvement and facilitation. Your hard work and participation help us to make the SMART Plan highly recognized in the defined contribution industry!

Hermes Background

Hermes Creative Awards is an international competition for creative professionals involved in the concept, writing and design of traditional materials and programs, and emerging technologies. Entries come from corporate marketing and communication departments, advertising agencies, PR firms, graphic design shops, production companies, web and digital creators and freelancers.

Hermes Creative Awards is administered and judged by the Association of Marketing and Communication Professionals. The international organization consists of several thousand marketing, communication, advertising, public relations, media production, web and free-lance professionals. The Association oversees awards and recognition programs, provides judges and sets standards for excellence.

The competition has grown to one of the largest of its kind in the world. A look at the winners shows a range in size from individual communicators to media conglomerates and Fortune 500 companies.

SMART Plan Participant Testimonial

Plan Participant Testimonial

In this issue we feature Bob, an employee at the Department of Transportation.

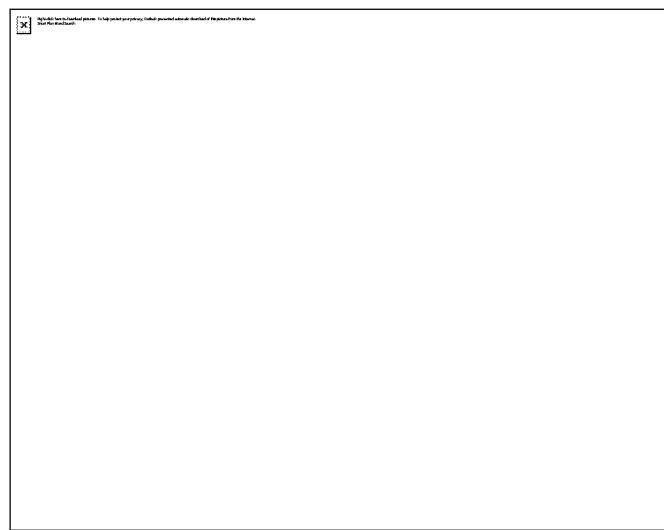
"I started at the inception of the program with just \$5.00 per week. To anyone not in the plan: Don't wait any longer. You will be sorry if you do."

Bob from Mass DOT

SMART Plan Word Search

Below is a fun addition to our SMART NEWS eBulletin. See if you can find all the words below! Ready! Set! Go!

SMART Plan Word Search



Unscramble each of the clue words.
Copy the letters in the numbered cells to other cells with the same number

Have a Testimonial you would like to share and have featured?

Got questions or feedback?

Please email us at smartplan@tre.state.ma.us. Thank you!

Please forward this Bulletin.